



Order Filed on November 5,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Brenner Spiller & Archer  
175 Richey Avenue  
Collingswood, NJ 08107  
856-963-5000  
856-858-4371  
Attorney for Debtor(s)

In Re:

JAMES COYLE &  
KAREN E. COYLE

Case Number: 16-28946  
Hearing Date: \_\_\_\_\_  
Judge: \_\_\_\_\_  
Chapter: 13

CONSENT ORDER RESOLVING TRUSTEE CERTIFICATION OF  
DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

DATED: November 5, 2018

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**Page 2**

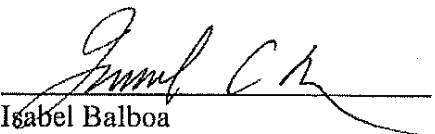
Debtor: James Coyle

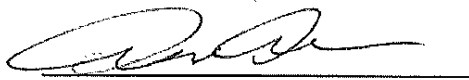
Case No.: 16-28946

Caption of Order: Consent Order Resolving Trustee's Certification of Default

Upon consideration of Isabel Balboa, Chapter 13 Trustee, Certification of Default  
it is hereby **AGREED** as follows:

1. The debtor is currently in arrears to the Chapter 13 trustee in the amount of \$3,374.00.
2. There are currently 36 months remaining in the confirmed Chapter 13 plan.
3. The arrears will be capitalized over the remaining 36 months of the Chapter 13 plan.
4. The capitalization will increase the Chapter 13 plan payments by \$94.00 per month.
5. The terms of the capitalization will be:  
\$16,700 paid to date; then \$1,129.00 per month for 36 months.

  
Isabel Balboa  
Chapter 13 Trustee

  
Andrew Archer, Esq  
Attorney for the Debtor

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
James Coyle  
Karen E. Coyle  
Debtors

Case No. 16-28946-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db/jdb +James Coyle, Karen E. Coyle, 31 Hamilton Dr, Laurel Springs, NJ 08021-2742

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Joint Debtor Karen E. Coyle aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Andrew Thomas Archer on behalf of Debtor James Coyle aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Brad J. Spiller on behalf of Debtor James Coyle bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com

Brad J. Spiller on behalf of Joint Debtor Karen E. Coyle bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10 dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 200 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

TOTAL: 9